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United States Bankruptcy Court Eastern District of Pennsylvania

In re: Kasey Lynn Moyer Debtor Case No. 19-17688-pmm Chapter 7

CERTIFICATE OF NOTICE

District/off: 0313-4 User: Christina Page 1 of 2 Date Rcvd: Jun 22, 2020 Form ID: 318 Total Noticed: 25

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 24, 2020. db #+Kasey Lynn Moyer, 5443 Spring Ridge Drive West, Macungie, PA 18062-9583 +Bureau of Audit and Enforcement, City of Allentown, 435 Hamilton Street. smq Allentown, PA 18101-1603 smq City Treasurer, Eighth and Washington Streets, Reading, PA 19601 3501 Corporate Pkwy, P.O. Box 520, smq +Dun & Bradstreet, INC, Centre Valley, PA 18034-0520 Allentown, PA 18101-2401 +Lehigh County Tax Claim Bureau, 17 South Seventh Street, smg +Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300 smg 14437395 +ADS/Comenity/Victorias Secret, PO Box 182789, Columbus, OH 43218-2789 +AES/Frn Slt, PO Box 61047, Harrisburg, PA 17106-1047 +Capl/Neiman Marcus, PO Box 30253, Salt Lake City, UT 84130-0253 14437396 14437398 8 Sandalwood Lane, Colonia, NJ 07067-3304 14437406 +Steven & Rosa Lake, Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. +EDI: QLEFELDMAN.COM Jun 23 2020 08:23:00 LYNN E. FELDMAN, Feldman Law Offices PC, Allentown, PA 18104-4603 221 N. Cedar Crest Blvd., +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Jun 23 2020 05:09:44 U.S. Attorney Office, smq Room 1250, c/o Virginia Powel, Esq., 615 Chestnut Street, Philadelphia, PA 19106-4404 14437394 +EDI: WFNNB.COM Jun 23 2020 08:23:00 ADS/Comenity/Ulta, Po Box 182120, Columbus, OH 43218-2120 14437397 EDI: BANKAMER.COM Jun 23 2020 08:23:00 Bank of America, PO Box 982235, El Paso, TX 79998 14437399 +EDI: WFNNB.COM Jun 23 2020 08:23:00 Comenity Bank A&F. PO Box 182789, Columbus, OH 43218-2789 +EDI: WFNNB.COM Jun 23 2020 08:23:00 14437400 Comenity Bank/Express, PO Box 182789, Columbus, OH 43218-2789 14437401 +EDI: WFNNB.COM Jun 23 2020 08:23:00 Comentiy Bank/Pier One, PO Box 182789, Columbus, OH 43218-2789 14437402 EDI: JPMORGANCHASE Jun 23 2020 08:23:00 JPMCB Card, PO Box 15369, Wilmington, DE 19850 14437403 +E-mail/Text: bncnotices@becket-lee.com Jun 23 2020 05:07:38 Kohls/Capital One, N56 W 17000 Ridgewood Drive, Menomonee Falls, WI 53051-5660 14437404 +EDI: TSYS2.COM Jun 23 2020 08:23:00 Macys/DSNB, 9111 Duke Blvd., Mason, OH 45040-8999 Nordstrom TD Bank, 13531 E. Caley Ave, 14437405 +E-mail/Text: bnc@nordstrom.com Jun 23 2020 05:07:49 Englewood, CO 80111-6505
E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jun 23 2020 05:08:17 14448880 Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, PA 17128-0946 SYNCB/Amazon, 14437407 +EDI: RMSC.COM Jun 23 2020 08:23:00 PO Box 965036, Orlando, FL 32896-5036 SYNCB/Gap, PO Box 965005, Orlando, FL 32896-5005 The Home Depot/CBNA, PO Box 6497, 14437408 +EDI: RMSC.COM Jun 23 2020 08:23:00 14437409 EDI: CITICORP.COM Jun 23 2020 08:23:00 Sioux Falls, SD 57117-6497 TOTAL: 15 ***** BYPASSED RECIPIENTS (undeliverable, * duplicate) ***** Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, smq* Harrisburg, PA 17128-0946

TOTALS: 0, * 1, ## 0

Addresses marked $^{\prime}+^{\prime}$ were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 24, 2020 Signature: <u>/s/Joseph Speetjens</u>

District/off: 0313-4 User: Christina Page 2 of 2 Date Rcvd: Jun 22, 2020

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CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 22, 2020 at the address(es) listed below:

JASON M. RAPA on behalf of Debtor Kasey Lynn Moyer jrapa@rapalegal.com, mrapa@rapalegal.com;ssprouse@rapalegal.com;mhine@rapalegal.com
LYNN E. FELDMAN trustee.feldman@rcn.com, lfeldman@ecf.axosfs.com
REBECCA ANN SOLARZ on behalf of Creditor Toyota Motor Credit Corporation bkgroup@kmllawgroup.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 4

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1	Certificate of Notice	Faye 3 01 4
Information to identify the case:		
Debtor 1	Kasey Lynn Moyer	Social Security number or ITIN xxx-xx-7942
	First Name Middle Name Last Name	EIN
Debtor 2 (Spouse, if filing)	First Name Middle Name Last Name	Social Security number or ITIN
		EIN
United States Bankruptcy Court Eastern District of Pennsylvania		
Case number: 19–17688–pmm		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Kasey Lynn Moyer aka Kasey Lynn Lebkuecher-Moyer

6/22/20

By the court: Patricia M. Mayer

United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- debts that are domestic support obligations;
- debts for most student loans;
- debts for most taxes;
- debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- some debts which the debtors did not properly list;
- debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.